Judge Robert D. Drain c/o Dorothy Li United States Bankruptcy Court 7<sup>th</sup> District of New York 1 Bowling Green New York, NY 10004

Ref: Delphi Corp Case # 05-44481 filed October 5, 2005 Document # 14705 to cancel OPEB (health insurance benefits) for all retirees

Dear Sir:

This letter is to express my concerns with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation.

## Please file this letter as an OBJECTION to document #14705.

Delphi healthcare coverage constitutes a part of an overall salaried employment compensation package offered to employees and should not be allowed dismissed. These compensation packages must be viewed as binding legal contracts of employment. Upon entering a legal contract it cannot be changed unilaterally, only by mutual agreement.

Delphi has been in bankruptcy for many years and cannot use the present economic environment as camouflage for the poor decisions of its executives. It is a travesty that the very executives who drove this viable company into bankruptcy maintain their compensation packages with only temporary interruption. The employees must not bear the brunt of poor management by being placed in such a precarious position.

Retirees have invested 30 years into Delphi as contributing members of the corporation. Most have based their retirement funding plans on the structure of this wage package/contract. The people affected by this breach of contract have very low probability of reemployed at this late date due to age and the associated disabilities of retirement age. Healthcare insurance is vitally important to maintaining a healthy life during retirement years.

Please consider this objection and deny the Delphi motion to absolve their legal responsibilities for healthcare.

Thank you for your consideration.

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